

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
KUZEL, MICHAEL J. § Case No. 09-26048
KUZEL, CHARLENE §
§
Debtors §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 07/18/2009 . The undersigned trustee was appointed on 05/08/2017 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 85,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	28,358.46
Bank service fees	0.00
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	15,000.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 41,641.54

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 08/10/2017 and the deadline for filing governmental claims was 08/10/2007 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 6,064.08 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 6,064.08 , for a total compensation of \$ 6,064.08 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 160.30 , for total expenses of \$ 160.30 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 05/15/2018 By: /s/R. SCOTT ALSTERDA
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

ASSET CASES

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Exhibit A

Case No: 09-26048 JPC Judge: JACQUELINE P. COX
 Case Name: KUZEL, MICHAEL J.
 KUZEL, CHARLENE
 For Period Ending: 05/08/18

Trustee Name: R. SCOTT ALSTERDA
 Date Filed (f) or Converted (c): 07/18/09 (f)
 341(a) Meeting Date: 08/27/09
 Claims Bar Date: 08/10/17

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Single family residence located at 9333 S. 52nd Av	250,000.00	0.00		0.00	FA
2. Pocket cash	50.00	0.00		0.00	FA
3. Checking account at Harris Bank	100.00	0.00		0.00	FA
4. Credit Union account at Parsons	300.00	0.00		0.00	FA
5. Four bedroom sets, family room furniture, kitchen	2,000.00	0.00		0.00	FA
6. Misc books and pictures	300.00	0.00		0.00	FA
7. Personal clothing	500.00	0.00		0.00	FA
8. Whole life insurance policy through MetLife	1.00	0.00		0.00	FA
9. Whole life insurance policy through Northwestern M	879.00	0.00		0.00	FA
10. 401(k) through employer	100.00	0.00		0.00	FA
11. Retirement Plan through Parsons	86,000.00	0.00		0.00	FA
12. 1995 Ford Escort with 91k miles. Does not run	250.00	0.00		0.00	FA
13. 2007 Hyundai Santa Fe	15,000.00	0.00		0.00	FA

FORM
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

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Exhibit A

Case No: 09-26048 JPC Judge: JACQUELINE P. COX
Case Name: KUZEL, MICHAEL J.
KUZEL, CHARLENE

Trustee Name: R. SCOTT ALSTERDA
Date Filed (f) or Converted (c): 07/18/09 (f)
341(a) Meeting Date: 08/27/09
Claims Bar Date: 08/10/17

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
14. Personal Cause of Action (u)	85,000.00	0.00		85,000.00	FA

Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values) \$440,480.00 \$0.00 \$85,000.00 \$0.00
(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Trustee recovered settlement proceeds and fee applications and the final report are in progress.

Initial Projected Date of Final Report (TFR): 10/31/17

Current Projected Date of Final Report (TFR): 06/30/18

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No:	09-26048 -JPC	Trustee Name:	R. SCOTT ALSTERDA
Case Name:	KUZEL, MICHAEL J.	Bank Name:	ASSOCIATED BANK
	KUZEL, CHARLENE	Account Number / CD #:	*****2853 Checking Account (Non-Interest Earn
Taxpayer ID No:	*****1209	Blanket Bond (per case limit): \$ 5,000,000.00	
For Period Ending:	05/08/18	Separate Bond (if applicable):	

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
			BALANCE FORWARD				0.00
02/05/18	14	Archdiocese of Chicago Protected Self-Insurance Prog.	Settlement Funds [Dkt 55]	1249-000	85,000.00		85,000.00
02/12/18	030001	International Sureties, Ltd. 701 Poydras Street, Suite 420 New Orleans, LA 70139	Bond # 016073584 2-1-18 to 2-1-19	2300-000		25.46	84,974.54
02/12/18	030002	Michael J. Kuzel 9333 S. 52nd Avenue Oak Lawn, IL 60453-2419	Exemption [Dkt 55]	8100-002		15,000.00	69,974.54
02/12/18	030003	Mark R. McKenna and Hurley McKenna & Mertz, P.C. 33 N. Dearborn Street, Suite 1430 Chicago, IL 60602	[Dkt 55] Allowed Fees	3210-000		28,333.00	41,641.54

COLUMN TOTALS	85,000.00	43,358.46	41,641.54
Less: Bank Transfers/CD's	0.00	0.00	
Subtotal	85,000.00	43,358.46	
Less: Payments to Debtors		15,000.00	
Net	85,000.00	28,358.46	
TOTAL - ALL ACCOUNTS	NET DEPOSITS	DISBURSEMENTS	ACCOUNT BALANCE
Checking Account (Non-Interest Earn - *****2853	85,000.00	28,358.46	41,641.54
	-----	-----	-----
	85,000.00	28,358.46	41,641.54
	=====	=====	=====

Page Subtotals 85,000.00 43,358.46

Ver: 20.00i

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 09-26048 -JPC
 Case Name: KUZEL, MICHAEL J.
 KUZEL, CHARLENE
 Taxpayer ID No: *****1209
 For Period Ending: 05/08/18

Trustee Name: R. SCOTT ALSTERDA
 Bank Name: ASSOCIATED BANK
 Account Number / CD #: *****2853 Checking Account (Non-Interest Earn
 Blanket Bond (per case limit): \$ 5,000,000.00
 Separate Bond (if applicable):

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
				(Excludes Account Transfers)	(Excludes Payments To Debtors)		Total Funds On Hand

/s/ R. SCOTT ALSTERDA

Trustee's Signature: _____ Date: 05/08/18
 R. SCOTT ALSTERDA

Page Subtotals 0.00 0.00

Exhibit C: - Analysis of Claims Register
Case 09-26048-JPC KUZEL, MICHAEL J.

Claim #	Date	Pri	Claimant Proof/<Category>/Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
Ch. 7 Admin Claims								
000			R. Scott Alsterda 70 West Madison Street Suite 3500 Chicago, IL 60602-4283	6,064.08	6,064.08	0.00	6,064.08	6,064.08
			<2100 Trustee Compensation>					
000			R. Scott Alsterda 70 West Madison Street Suite 3500 Chicago, IL 60602-4283	160.30	160.30	0.00	160.30	160.30
			<2200 Trustee Expenses>					
000			Nixon Peabody LLP 70 West Madison Street Suite 3500 Chicago, IL 60602	0.00	11,999.50	0.00	11,999.50	11,999.50
			<3110-00 Attorney for Trustee Fees (Trustee)>					
000			Nixon Peabody LLP 70 West Madison Street Suite 3500 Chicago, IL 60602	0.00	201.73	0.00	201.73	201.73
			<3120-00 Attorney for Trustee Expenses (Trus>					
000			Kutchins, Robbins & Diamond, Ltd. c/o Lois West 35 East Wacker Drive, Suite 690 Chicago, IL 60601	0.00	841.50	0.00	841.50	841.50
			<3410-00 Accountant for Trustee Fees (Other)>					
Total for Priority 000			100.00 % Paid	6,224.38	19,267.11	0.00	19,267.11	19,267.11
			Total for Ch. 7 Admin Claims	6,224.38	19,267.11	0.00	19,267.11	19,267.11
Unsecured Claims								
00000 1	06/01/17	070	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	6,488.48	6,488.48	0.00	6,488.48	6,488.48
			<7100-00 General Unsecured 726(a)(2)>					
00000 2	06/01/17	070	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	1,060.28	1,060.28	0.00	1,060.28	1,060.28
			<7100-00 General Unsecured 726(a)(2)>					
00000 3	06/13/17	070	LVNV Funding, LLC its successors and assigns as assignee of North Star Capital Acquisition LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	756.00	756.00	0.00	756.00	756.00
			<7100-00 General Unsecured 726(a)(2)>					
	070		MICHAEL J. KUZEL CHARLENE KUZEL 9333 S. 52ND AVE OAK LAWN, IL 60453-2419	0.00	13,718.33	0.00	13,718.33	13,718.33
			<8200-00 Surplus Funds Paid to Debtor>					

Claim #	Date	Pri	Claimant Proof/<Category>/Memo	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment
			Total for Priority 070 100.00 % Paid	8,304.76	22,023.09	0.00	22,023.09	22,023.09
			Total for Unsecured Claims	8,304.76	22,023.09	0.00	22,023.09	22,023.09
Interest Claims								
00000 1i	06/01/17	070	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	0.00	274.50	0.00	274.50	274.50
			<7990-00 Surplus Case interest on General Unsecured 726(a)(5)>					
00000 2i	06/01/17	070	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	0.00	44.86	0.00	44.86	44.86
			<7990-00 Surplus Case interest on General Unsecured 726(a)(5)>					
00000 3i	06/13/17	070	LVNV Funding, LLC its successors and assigns as assignee of North Star Capital Acquisition LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587	0.00	31.98	0.00	31.98	31.98
			<7990-00 Surplus Case interest on General Unsecured 726(a)(5)>					
			Total for Priority 070 100.00 % Paid	0.00	351.34	0.00	351.34	351.34
			Total for Interest Claims	0.00	351.34	0.00	351.34	351.34
			Total for Case:	14,529.14	41,641.54	0.00	41,641.54	41,641.54

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-26048

Case Name: KUZEL, MICHAEL J.

KUZEL, CHARLENE

Trustee Name: R. SCOTT ALSTERDA

Balance on hand	\$	41,641.54
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Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: R. SCOTT ALSTERDA	\$ 6,064.08	\$ 0.00	\$ 6,064.08
Trustee Expenses: R. SCOTT ALSTERDA	\$ 160.30	\$ 0.00	\$ 160.30
Attorney for Trustee Fees: Nixon Peabody LLP	\$ 11,999.50	\$ 0.00	\$ 11,999.50
Attorney for Trustee Expenses: Nixon Peabody LLP	\$ 201.73	\$ 0.00	\$ 201.73
Accountant for Trustee Fees: Kutchins, Robbins & Diamond, Ltd.	\$ 841.50	\$ 0.00	\$ 841.50
Other: Hurley McKenna & Mertz, P.C.	\$ 28,333.00	\$ 28,333.00	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 19,267.11

Remaining Balance \$ 22,374.43

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 8,304.76 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Capital One Bank (USA), N.A.	\$ 6,488.48	\$ 0.00	\$ 6,488.48
000002	Capital One Bank (USA), N.A.	\$ 1,060.28	\$ 0.00	\$ 1,060.28
000003	LVNV Funding, LLC its successors and	\$ 756.00	\$ 0.00	\$ 756.00
Total to be paid to timely general unsecured creditors			\$	8,304.76
Remaining Balance			\$	14,069.67

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

To the extent funds remain after payment in full to all allowed claims, interest will be paid at the legal rate of 0.5 % pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$ 351.34 . The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor after payment of all claims and interest is \$ 13,718.33 .